WHAT IS CLAIMED IS:

1. A method for inferring valuations of credit scores onto assets in portfolios, said method comprising the steps of:

organizing valuation scores;

adjusting valuation scores based on special factors and business decisions;

reconciling multiple valuation scores which describe the same assets; and

making an overall adjustment to override the inferred valuation.

2. A method according to Claim 1 wherein said step of organizing valuation scores further comprises the step of organizing valuation scores based upon at least one of static recoveries and probabilistic recoveries.

3. A method according to Claim 1 wherein said step of organizing valuation scores further comprises the step of developing an underwriting clusters table.

4. A method according to Claim 3 wherein said step of developing an underwriting clusters table further comprising the steps of:

inputting clusters into the table, where clusters are defined as groups of assets that are characterized and segmented by their descriptive attributes;

inputting individual cluster recovery and credit scores for the clusters into the table; and

inputting a confidence characteristic of at least one of a coefficient, a probability distribution and a unique identifier for each cluster into the table.

5. A method according to Claim 3 wherein said step of developing an underwriting clusters table further comprising the step of storing in the table at least one of a cluster number, a cluster name, descriptive attributes, probabilistic recovery values and a cluster coefficient constant for each cluster in the table.

6. A method according to Claim 5 wherein said step of storing a probabilistic recovery value further comprises the step of storing a credit score.

7. A method according to Claim 6 wherein said step of storing a credit score further comprises the step of storing a HELTR score, where HELTR is defined as is defined as H—High cash flow, E—Expected cash flow, L—Low cash flow, T—Timing of cash flow, and R—Risk assessment of borrower.

8. A method according to Claim 5 wherein said step of storing a cluster number further comprises the step of storing a unique identifier for a specific set of descriptive attributes.

9. A method according to Claim 5 wherein said step of adjusting valuation scores based on special factors and business decisions further comprises the step of adjusting scores manually or automatically as new valuation information becomes available.

10. A method according to Claim 1 wherein said step of reconciling multiple valuation scores which describe the same assets further comprises the step of assigning a weighted cluster consensus score which accounts for the confidence associated with each source of valuation of each dimension of valuation.

11. A method according to Claim 10 wherein said step of making an overall adjustment to override the inferred valuation further comprises the step of adjusting the weighted cluster consensus scores to account for changes in global assumptions used when developing the weighted cluster consensus scores.

12. A portfolio valuation system for inferring valuations of credit scores onto assets in portfolios, said system comprising:

a computer configured as a server and further configured with a database of asset portfolios;

at least one client system connected to said server through a network, said server configured to organize valuation scores, adjust valuation scores based on special factors and business decisions, reconcile multiple valuation scores which describe the same assets and make overall adjustments to override inferred valuations.

13. A system according to Claim 12 wherein said server configured to organize valuation scores based upon at least one of static recoveries and probabilistic recoveries.

14. A system according to Claim 12 wherein said server configured to develop an underwriting clusters table.

15. A system according to Claim 14 wherein said server configured to:

upload and store clusters within the table, where clusters are defined as groups of assets that are characterized and segmented by their descriptive attributes;

upload and store individual cluster recovery and credit scores for the clusters within the table; and

upload and store a confidence characteristic of at least one of a coefficient, a probability distribution and a unique identifier for each cluster within the table.

16. A system according to Claim 14 wherein said server configured to store within in the table at least one of a cluster number, a cluster name, descriptive attributes, probabilistic recovery values and a cluster coefficient constant for each cluster in the table.

17. A system according to Claim 16 wherein said server configured to store a credit score.

18. A system according to Claim 17 wherein the credit score is a HELTR score, where HELTR is defined as is defined as H—High cash flow, E—Expected cash flow, L—Low cash flow, T—Timing of cash flow, and R—Risk assessment of borrower.

19. A system according to Claim 16 wherein said server configured to store a unique identifier for a specific set of descriptive attributes.

20. A system according to Claim 16 wherein said server configured to adjust scores based on user input or automatically as new valuation information becomes available.

21. A system according to Claim 12 wherein said server configured to assign a weighted cluster consensus score which accounts for the confidence associated with each source of valuation of each dimension of valuation.

22. A system according to Claim 21 wherein said server configured to adjust the weighted cluster consensus scores to account for changes in global assumptions used when developing the weighted cluster consensus scores.

23. A computer for inferring valuations of credit scores onto assets in portfolios, said computer including a database of asset portfolios, said computer programmed to:

organize valuation scores;

adjust valuation scores based on special factors and business decisions;

reconcile multiple valuation scores which describe the same assets; and

make overall adjustments to override inferred valuations.

24. A computer according to Claim 23 programmed to organize valuation scores based upon at least one of static recoveries and probabilistic recoveries.

25. A computer according to Claim 23 programmed to develop an underwriting clusters table.

26. A computer according to Claim 25 programmed to:

upload and store clusters within the table, where clusters are defined as groups of assets that are characterized and segmented by their descriptive attributes;

upload and store individual cluster recovery and credit scores for the clusters within the table; and

upload and store a confidence characteristic of at least one of a coefficient, a probability distribution and a unique identifier for each cluster within the table.

27. A computer according to Claim 25 programmed to store within in the table at least one of a cluster number, a cluster name, descriptive attributes, probabilistic recovery values and a cluster coefficient constant for each cluster in the table.

28. A computer according to Claim 27 programmed to store a credit score.

29. A computer according to Claim 28 wherein the credit score is a HELTR score, where HELTR is defined as is defined as H—High cash flow, E—Expected cash flow, L—Low cash flow, T—Timing of cash flow, and R—Risk assessment of borrower.

30. A computer according to Claim 27 programmed to store a unique identifier for a specific set of descriptive attributes.

31. A computer according to Claim 27 programmed to adjust scores based on user input or automatically as new valuation information becomes available.

32. A computer according to Claim 23 programmed to assign a weighted cluster consensus score which accounts for the confidence associated with each source of valuation of each dimension of valuation.

33. A computer according to Claim 32 programmed to adjust the weighted cluster consensus scores to account for changes in global assumptions used when developing the weighted cluster consensus scores.